

(Official Form 1) (12/03)

| FORM B1 United States Bankruptcy Court Northern District of Illinois | | Voluntary Petition |
|---|---|--------------------|
| Name of Debtor (if individual, enter Last, First, Middle): TJONAMAN, Richenel | Name of Joint Debtor (Spouse) (Last, First, Middle): | |
| All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): | All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): | |
| Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-3309 | Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 5249 N. Ashland, Ground floor c/o Breakthrough Ministries Chicago, IL 60640 | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): | |
| County of Residence or of the Principal Place of Business: Cook | County of Residence or of the Principal Place of Business: | |
| Mailing Address of Debtor (if different from street address): | Mailing Address of Joint Debtor (if different from street address): | |
| Chapter 13W/No Plan | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | |

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other ☐ Clearing Bank

**Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)**

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under
11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☐ Full Filing Fee attached
☒ Filing Fee to be paid in installments (Applicable to individuals only.)
Must attach signed application for the court's consideration
certifying that the debtor is unable to pay fee except in installments.
Rule 1006(b). See Official Form No. 3

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative exp
will be no funds available for distribution to unsecured creditors.

| Estimated Number of Creditors | 1-15 | 16-49 | 50-99 | 100-199 | 200-999 | 1000 |
|-------------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| Estimated Assets | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million |
|------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

| Estimated Debts | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million |
|-----------------|-------------------------------------|--------------------------|--------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

U.S. Bankruptcy Court
Northern District of Illinois

Filed: 12/02/2004
Time: 13:45:31
Debtor: RICHENEL TJONAMAN
Case: 04-44435 Fee: 50
Chapter: 13 Rec. #: 3113643
Judge: Susan Pierson Sonderby
341 mtg: 01/06/2005 @ 02:00PM
ConfHrg: 01/20/2005 @ 10:30AM
Trustee: TOM VAUGHN



1:04BK44435-BK001

Voluntary Petition

(This page must be completed and filed in every case)

Page 44435

Name of Debtor(s):

TJONAMAN, Richonel

FORM B1, Page 2

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.


Signature of Debtor Richonel TJONAMAN

X _____
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Signature of Attorney

X 
Signature of Attorney for Debtor(s)

David S. Yen ARDC No. 6194700

Printed Name of Attorney for Debtor(s)

Legal Assistance Foundation of Metropolitan Chicago

Firm Name

111 W. Jackson Blvd. 3rd
Chicago, IL 60604

Address

312-341-1070 Fax: 312-341-1041

Telephone Number

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.


X  12/2/04
Signature of Attorney for Debtor(s) Date
David S. Yen

Exhibit C

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☒ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court
Northern District of Illinois**

In re Richenel TJONAMAN

Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date:

12-02-04


Richenel TJONAMAN
Signature of Debtor

Richenel TJONAMAN
5249 N. Ashland, Ground floor
c/o Breakthrough Ministries
Chicago, IL 60640

David S. Yen
Legal Assistance Foundation of Metropolitan Chicago
111 W. Jackson Blvd. 3rd
Chicago, IL 60604

Acute Care Specialists Inc
PO Box 850001
Orlando, FL 32885-1004

Advocate Northside Health System
22481 Network Place
Chicago, IL 60673

Advocate/Illinois Masonic Medical Center
836 W. Wellington Avenue
Chicago, IL 60657

Akron Billing Center
2620 Ridgewood Rd
Akron, OH 44313-3527

Armor Systems
2322 N. Green Bay Road
Waukegan, IL 60087

Belair Hotel
424 W. Diversey
Chicago, IL 60614

Carmen Manor
1470 W. Carmen Ave
Chicago, IL 60640

City of Chicago, Bureau of Parking
333 S. State, Room 540
Chicago, IL 60604

City of Chicago, Department of Revenue
33589 Treasury Center
Chicago, IL 60694-3500

City of Chicago, Office of City Clerk
121 North LaSalle Street
Room 107
Chicago, IL 60602-1295

Ewing Annex Hotel
Acct No 1996-M1-727626
426 S. Clark
Chicago, IL 60605

Harvard Collection Service
4839 N. Elston Avenue
Chicago, IL 60630-2534

Illinois Collection Service
PO Box 646
Oak Lawn, IL 60454-0646

IMMC - Dept of Dentistry
75 Remittance Dr. Ste. 5285
Chicago, IL 60675-5285

KCA Financial Services Inc
628 North Street
PO Box 53
Geneva, IL 60134

Medclr
P.O. Box 8547
Philadelphia, PA 19101

Merchants Credit Guide
223 W. Jackson
Chicago, IL 60606

Midwest Diagnostic Pathology
75 Remittance Dr. STE 3070
Chicago, IL 60675

NCO Financial Systems
507 Prudential Rd.
Horsham, PA 19044

Northwestern Memorial Hospital
PO Box 73690
Chicago, IL 60673-7690

Pellettieri & Associates, P.C.
991 Oak Creek Drive
Lombard, IL 60148-6408

Premium Asset Recovery Corp.
PO Box 5059
Deerfield Beach, FL 33442-5059

Professional Services in Cardiology
Northwest Collectors, Inc
3601 Algonquin Rd, Suite 500
Rolling Meadows, IL 60008

PSC Physician's Billing Group, Inc.
Dept 77-9273
Chicago, IL 60678-9273

Sanford Kahn, Ltd
180 N. LaSalle, Suite 2025
Chicago, IL 60601

Shifa Cardiology Consultants
4640 N. Marine Drive
Chicago, IL 60640

St. Francis Hospital of Evanston
355 Ridge Ave.
Evanston, IL 60202

Thorek
850 W. Irving Park Rd.
Chicago, IL 60613-3098

U.S. Attorney, N. D. of Illinois
(insert name of department)
219 S. Dearborn, 5th Floor
Chicago, IL 60604

U.S. Department of Education
Rod Paige, Secretary of Education
400 Maryland Avenue, S.W.
Washington, DC 20202

United Collection Bureau Inc.
5620 Sothwyck Blvd Suite 206
Toledo, OH 43614

Weiss Memorial Hospital
135 S. LaSalle Dept 4720
Chicago, IL 60674-4720

Weiss Memorial Hospital
4600 N> Marine Drive
Chicago, IL 60640

West Suburban Cardiologists
900 Frontage Road, Suite 325
Woodridge, IL 60517

West Suburban Cardiologists
Dept 20-1026
PO Box 5940
Carol Stream, IL 60197

United States Bankruptcy Court
Northern District of IllinoisIn re Richenel TJONAMAN

Debtor(s)

Case No.

Chapter

13**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | | |
|--|----|-------------|
| For legal services, I have agreed to accept..... | \$ | <u>0.00</u> |
| Prior to the filing of this statement I have received..... | \$ | <u>0.00</u> |
| Balance Due..... | \$ | <u>0.00</u> |

2. \$ 0.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☐ Debtor ☒ Other (specify): Attorney's normal salary from LAFMC

4. The source of compensation to be paid to me is:

☐ Debtor ☒ Other (specify): Attorney's normal salary from LAFMC

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Evicting any tenants of debtor. If requested LAFMC may represent debtor in non-bankruptcy matters according to LAFMC priority guidelines, however, this requires a separate decision.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 12/2/04
David S. Yen

Legal Assistance Foundation of Metropolitan Chicago
111 W. Jackson Blvd. 3rd
Chicago, IL 60604
312-341-1070 Fax: 312-341-1041

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.


Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.


Debtor's Signature

12-2-04
Date

Case Number